

2017 Open Enrollment Webinar

The Outreach and Sales Distribution Services Team

November 2, 2016

OutreachandSales@covered.ca.gov

- 1. Open Enrollment 2017
- 2. Marketing Campaign & Bus Tour
- 3. Website Refresh
- 4. Opportunities to Engage
- 5. Online Application (CalHEERS) Update
- 6. Certification with Covered California

AGENDA

November 2, 2016





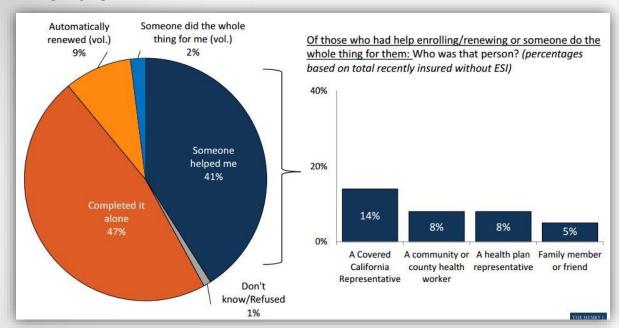
- From 2013 to 2015, nearly **3.2 million** Californians have gained health insurance
- In raw numbers, California's enrollment of nearly 3.2 million into insurance coverage is more than the next three states combined
- This helped California cut its uninsured rate in half, from 17.2 percent to 8.6 percent
- The 8.6 percent decrease is the largest of any state in the nation
- 92 percent of Californian's have **at least 3 plans** to choose from and none will have fewer than 2

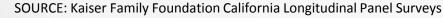


- Approximately almost 400,000 remaining uninsured are subsidy eligible in California
 - Most likely not yet been touched by Covered California
- Approximately 1.2 Million nationwide subsidy-eligible consumers enrolled off-exchange without receiving subsidies
- Approximately 150,000 180,000 Californian subsidyeligible consumers enrolled off-exchange without receiving subsidies



 Many have received in person assistance with enrollment, and of those, most were assisted by a Covered California enroller







- The statewide weighted average increase is 13.2 percent
- The increase is higher this OE because this is a transitional year
- Our three-year average increase is 7 percent. This is lower than pre-Affordable Care Act trends
- Nearly 80 percent of consumers will pay less or see a rate bump of no more than 5 percent if they switch plans
- This is why we are focusing more on encouraging consumers to shop for the plan that fits their budget



Service Center 2017 Open Enrollment Operating Hours

Agent Service Center

Phone: (877) 453-9198, agents@covered.ca.gov

CEC/PBE Help Line Phone: (855) 324-3147

Small Business (CCSB) Service Center

Phone: (855) 777-6782, shop@covered.ca.gov

Hours of Operation:

Monday thru Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Consumer Service Center Phone: (800) 300-1506

Hours of Operations through January 28, 2017 Monday thru Friday, 8:00 a.m. to 8:00 p.m. Saturdays, 8:00 a.m. to 6:00 p.m. Sundays, Closed

Review the updated <u>Service Center schedule</u> for availability, extended hours of operation, and a full list of holiday closures throughout the Open Enrollment season.



What You Need To Know

- Beginning Wednesday, November 3 through mid-December, consumers who have not taken an active role in renewing their coverage will automatically begin to renew into 2017 coverage
- Remember, marketplace rates have changed encourage consumers to Shop & Compare
- Review our <u>Renewal Tool Kit</u> for resources to help consumers through the renewal process
- Ensure to double-check that consumers have provided their <u>Consent for Verification</u> as you assist consumers this renewal season
 - If a consumer does not provide consent or it has expired, they will be renewed into coverage without tax credits

PASSIVE RENEWALS





Open Enrollment 2017 Cobranding

- Included the names and/or logos of health insurance companies available through Covered California.
 - Placement in: TV, Radio, Print, Digital, OOH
 - Logos are regionalized in some media channels



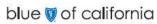
You may get coverage for less than COBRA!

Most people who enroll through Covered California get help paying for their health insurance. Find out if you can too. It only takes a few minutes.

Visit us online or call our knowledgeable experts for in-person help.

CoveredCA.com | 855.312.3234























Not all companies are available in all areas.



Print Ads









Digital Banners





Digital Rich Media – Geo Fencing









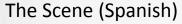
Television Ad

The Scene (English)



Welcome to Answers - Updated









Open Enrollment Bus Tour

November 12 – 20, 2016

Day 1: San Diego

Day 2: Los Angeles

Day 3: Los Angeles/ Riverside County

Day 4: Inland Empire/ Los Angeles County

Day 5: Bakersfield/Fresno

Day 6: Sacramento

Day 7: Oakland/San Francisco/

San Jose

Day 8: Santa Cruz

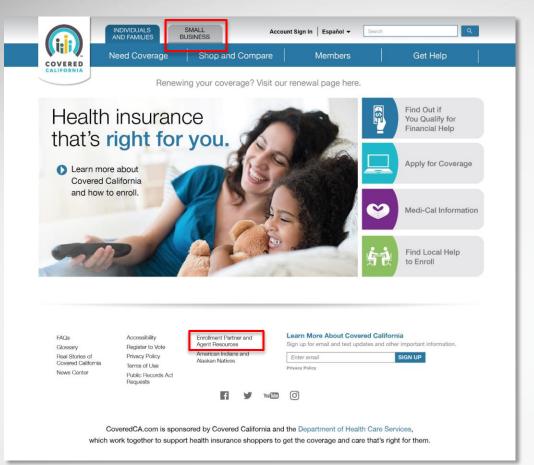
View full schedule





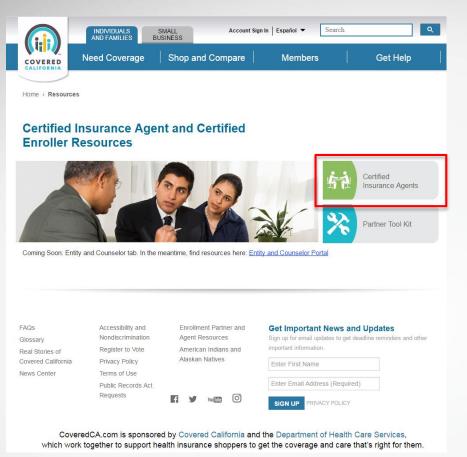
WEBSITE UPDATE





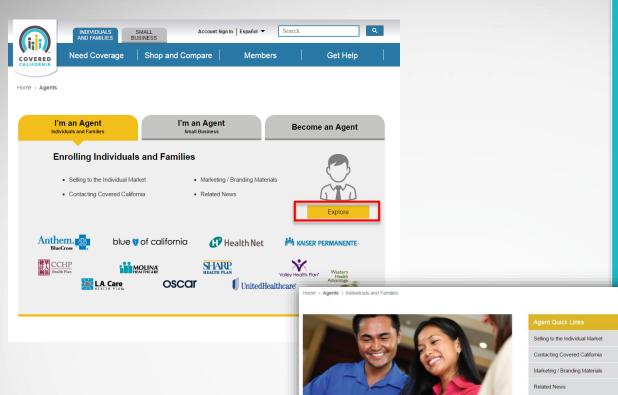
WEBSITE REFRESH





WEBSITE REFRESH





Enrolling Individuals and Families

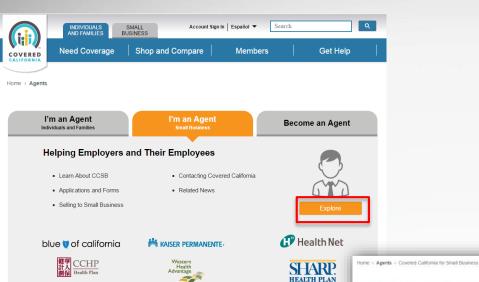
Certified Insurance Agents can find resources within these sites to help them enroll consumers into Covered California individual and family health plans, discover useful co-branding and marketing tools, learn how to work with and contact Covered California, and stay up-to-date on all the latest Agent news from Covered California.

WEBSITE REFRESH

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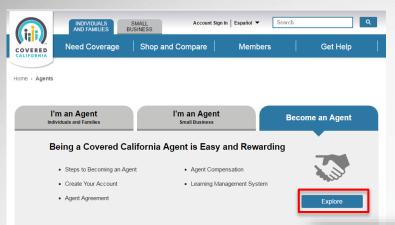




WEBSITE REFRESH







WEBSITE REFRESH





OPPORTUNITIES TO ENGAGE



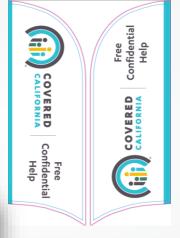
Sales Tools

- Covered California Website: <u>"Find Local Help to Enroll"</u>
- Covered California <u>Storefront Program</u>
- Covered California **Events Web Page**
- Covered California Collateral Materials







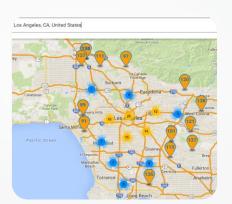


OPPORTUNITIES TO ENGAGE



Outreach and Sales Storefront Program

- 803 Storefronts
- Certified Insurance Agent or Certified Enrollment Entity brick and mortar offices
- Open year round to provide in-person enrollment assistance
- Developing more in hot zones where the uninsured eligible remains
- Storefront Finder Tool at <u>http://storefronts.coveredca.com/</u>
- Become a Storefront

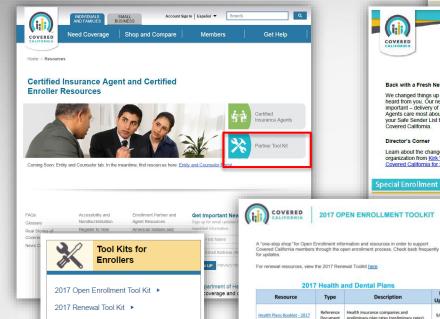


OPPORTUNITIES TO ENGAGE









Webinars & Briefings >

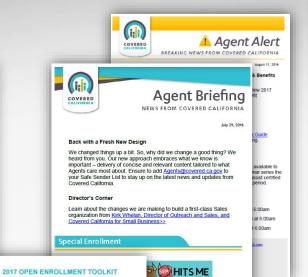
Agent Extranet Tool Kit >

Social Media Tool Kit >

Storefront Tool Kit >

Small Business Tool Kit >

Subsidy-Eligible Maps Tool Kit ▶



ent? Watch the video to learn more.

Description

preliminary plan rates (preliminary rates)

explaining the standard benefits and

Overview of the 2017 undates to Covered

Overview of the 2017 Regional Rate and

statewide rate sheets from all 19 California

Prescription drug costs, according to metal

Dental Plans directly for more information

California Health and Dental Plans and

medical costs per metal tier.

found in the adult dental plans.

Standard Benefit Design benefits.

Plan Information Booklet including

tier, for all 2017 Covered California

Individual health insurance plans. Use these links to contact the Health and

on the provider directories.

Rating Regions

Slide Deck

Health insurance companies and

Standard Benefit Design

Family Dental Exclusions and

Covered California Plans &

Benefits in PDF and Video -

Regional Rates in PDF and

Video - 2017

Formularies

Prescription Drug

Health & Dental Plan

Provider Directories

Chart - 2017

Updated

9/9/2016

9/9/2016

10/12/2016

8/18/2016

8/25/2016

10/3/2016

OPPORTUNITIES TO ENGAGE



ONLINE APPLICATION (CALHEERS) UPDATE



Consumer Transitions To Medi-Cal "Carry Forward Status"

Covered California consumers who report a change and become eligible or conditionally eligible for MAGI Medi-Cal will retain their Covered California health plan enrollment until a County Eligibility Worker (CEW) makes a final eligibility determination.

- Intended to protect consumers from a gap in coverage
- Eligibility page will display "Carry Forward Status" info
- Consumers will receive a notice with details on status
- Advanced Premium Tax Credit (APTC), and/or Cost Sharing Reductions (CSR) will be maintained during "Carry Forward Status"



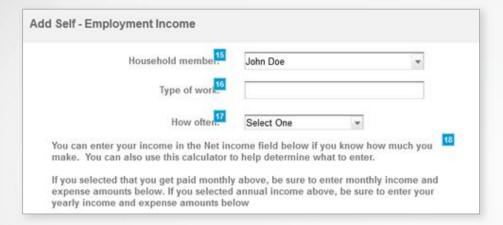
Consumer Transitions To Medi-Cal "Carry Forward Status"

- If Medi-Cal eligible, CEWs will prospectively terminate Covered California coverage following the 15 day business rule
- After review, consumers will retain their enrollment status with their same Covered California health plan (APTC may be updated) if deemed ineligible



Self Employment and Projected Annual Income

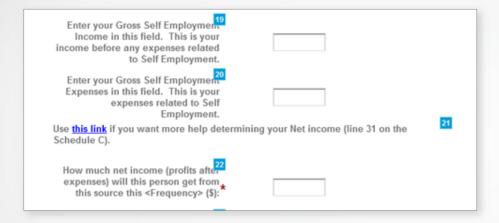
- New question added: How Often?
 - Monthly or Annual values
- New text to guide user in entering the correct income





Self Employment and Projected Annual Income

- Now displays Net Income (Amount of Gross Self Employment Income minus Gross Self Employment Expenses)
- Navigates user to the IRS Schedule C form in a new window
- Allows user to overwrite calculation of Net income





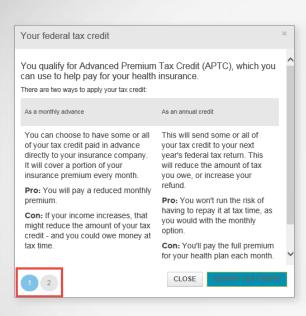
APTC Calculation Update

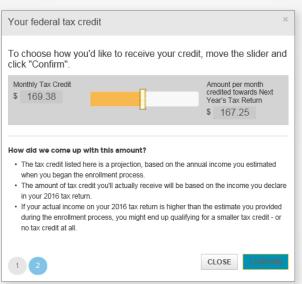
- Annual APTC amount was calculated based on a full benefit year
 - Consumers received too much or not enough APTC
- APTC calculations only consider applicable coverage months for a benefit year based on coverage start date
 - A month in which the consumer is enrolled in a Qualified Health Plan and eligible or conditionally eligible to APTC for the entire month
 - Example: If APTC changes occur during the year, monthly amounts are recalculated and applied only to future months
 - Helps avoid end of year surplus or deficit amounts



APTC Slider

- New text gives details on use of tax credits as a monthly advance or annual credit
- New display simplifies use of slider and clearly displays APTC amounts







Auto Disenrollment Due to Verification Inconsistencies

- CalHEERS will *automatically* discontinue consumers conditionally eligible for Covered California coverage due to inconsistencies
- Consumers have 95 days to submit requested documents
 - Known as the Reasonable Opportunity Period (ROP)
 - ROP will expire for consumers conditionally eligible for:
 - Citizenship
 - Lawful Presence
 - Incarceration
 - Deceased



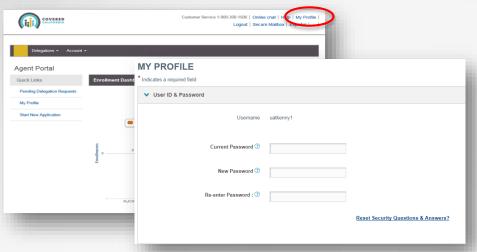
Auto Disenrollment Due to Verification Inconsistencies

- An eligibility determination displays on the *Eligibility Results* page:
 - You qualify for only _ days because the information you put on your application does not match the information in the records we checked. To Keep your health insurance, you must submit the following documents by _.
 - CalHEERS displays all outstanding verifications needed
- A notice will be generated 45 days prior to household's earliest ROP expiration date unless entire household is in Carry Forward (up to 3 reminder notices)
- Agents will have access to an Inconsistency File to track consumers that need to submit documents



Agent & CEC Portals – Updatable Security Profile

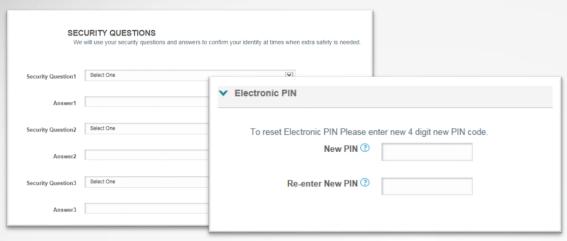
- No need to call the service center for updates or changes
- Agent/CEC portal password





Agent & CEC Portals – Updatable Security Profile

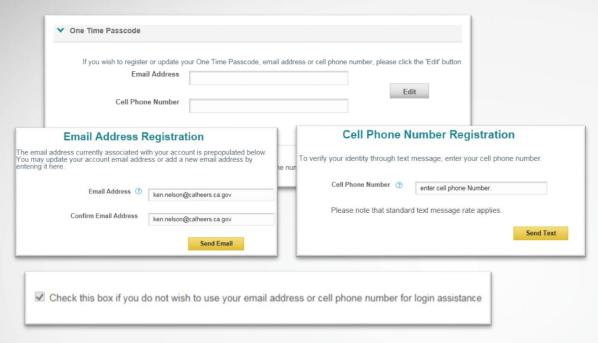
- Reset their Security Questions and responses
- Reset their PIN





Agent & CEC Portals – Updatable Security Profile

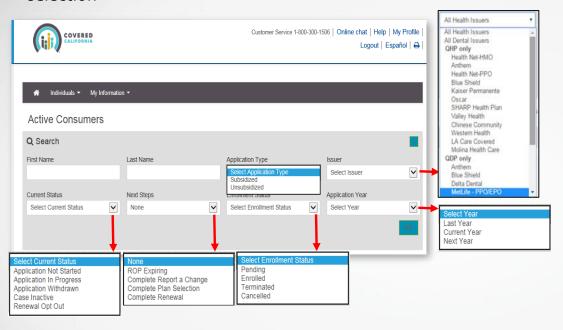
Register for <u>One Time Passcode</u> or opt-out at any time





Agent & CEC Portals – Enhanced Search

- Integrated Sort and Filter Capabilities
- Search for consumers who need to complete renewal or plan selection





Agent & CEC Portals – Enhanced Search

First Name

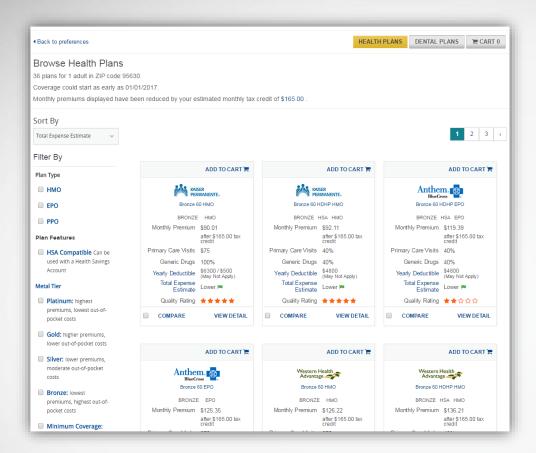
- Filtering by First Name returns Active Consumer delegations based on the first name entered; enter a few letters or a complete name.
 - Example: A search for "Joh" may return results for "John B," "Johnathan S," and "Johnny T"
 - This search does not return results for Jonathan A
 - When an application is available, the result is based on the Head of Household

Last name

- Searching on Last name returns all Consumer Active Delegation records based on the last name entered; enter a few letters or the complete last name.
 - Example: A search for "Bla" returns results for "T Blande," and "S Black"
 - Search for "Ack" returns results "T Ackerman" not "J Tack"
 - When an application exists, the result is based on the Head of Household



Shop & Compare Tool







"Optional Data" page in CalHEERS consists of four valuable questions and takes less than one minute to complete

- 90% of unassisted consumer enrollment contain the optional demographic information
- 63% of agents fill out the optional data

Here's Why

- Answers help Covered California understand who is getting insured, and more importantly, who remains uninsured
- We can provide resources (targeted <u>Heat Maps</u> and sales tools) to our partners to better assist them in finding and enrolling the uninsured throughout the state
- Helps us determine if there are gaps in services
- Use in conjunction with our carrier partners to promote integrated and targeted outreach strategies and increase investments in reaching the remaining uninsured

Help Us Get to 80% – Don't Skip on the Data

WE NEED YOUR HELP THIS YEAR!



CERTIFICATION WITH COVERED CALIFORNIA



Warning

Keep Your Covered California Certification Status – Agents

- Deadline: November 1 to sign or respond to a request to sign the amended Agent Agreement electronically via Docusign[®].
- Questions? Contact <u>AgentContracts@covered.ca.gov</u> regarding your amended Agent Agreement.
- If you have sent corrected information to <u>AgentContracts@covered.ca.gov</u>, don't panic!
 - We are in the process of resending corrected Agent Agreements.
 - You will not be decertified for submitting your contact after the November 1 deadline.

CERTIFICATION WITH COVERED CALIFORNIA



Warning

Keep Your Covered California Certification Status – Certified Enrollment Counselors

- December 31, 2016 is the deadline to complete the 2016 –
 2017 Recertification Training with Covered California.
- Counselors who do not successfully complete their Recertification Training and pass the exam by the deadline will be deactivated.
- Questions? Contact your Primary Contact at your affiliated entity regarding your recertification.

The Primary Contact of each entity can check the **recertification status of each of their counselors** by referring to the Training Dashboard in IPAS: https://ipas.ccgrantsandassisters.org/

CERTIFICATION WITH COVERED CALIFORNIA



QUESTIONS?



THANK YOU!

